

Continued Health Care Benefit Program

A premium-based health care program providing medical coverage for former military beneficiaries

*This fact sheet is **not** all-inclusive. For additional information, please contact Humana Military Healthcare Services, Inc.*

The Continued Health Care Benefit Program (CHCBP) is a premium-based health care program administered by Humana Military Healthcare Services, Inc. (Humana Military). CHCBP offers temporary transitional health care coverage to qualified beneficiaries after TRICARE or Transitional Assistance Management Program (TAMP) eligibility ends. For an overview of your transitional health care options, see the timeline at the end of this fact sheet.

CHCBP is only available to former uniformed service members and their families. CHCBP is not a TRICARE program. It offers coverage comparable to TRICARE Standard with similar benefits, providers, and program rules. The main differences are that premium payments are required and the program does not include eligibility at military treatment facilities (MTFs) for routine, urgent, or specialty care or for MTF pharmacy services.

Note: Participation in CHCBP is optional.

QUALIFICATION

Under certain circumstances, the following TRICARE beneficiaries may qualify to purchase CHCBP:

- Former active duty service members released from active duty (*under other than adverse conditions*) and their qualified family members. Coverage is limited to 18 months.

- Members of the Selected Reserve of the Ready Reserve and their qualified family members in certain circumstances. Coverage is limited to 18 months.*
- Unremarried former spouses who were eligible for TRICARE on the day before the date of the final decree of divorce, dissolution, or annulment. Coverage is limited to 36 months in most instances.
- Children who are no longer considered eligible family members but were eligible for TRICARE on the day before losing eligible family member status. Coverage limited to 36 months.
- Certain unmarried children by adoption or legal custody. Coverage is limited to 36 months.

The effective date of eligibility for coverage under CHCBP is the day after military benefits end.

Note: Unmarried adult children and unmarried children by adoption or legal custody over age 21—and until reaching age 26—may qualify to purchase TRICARE Young Adult (TYA) coverage instead of CHCBP. If qualified, purchasing TYA coverage after losing TRICARE or TAMP coverage offers additional coverage options and may extend the eligibility to purchase CHCBP coverage. Visit www.tricare.mil/tya for more information.

* The CHCBP qualification period begins and runs concurrently for 18 months with TRS qualification or enrollment. If the TRS member loses TRS coverage before the end of the 18-month CHCBP qualification period, he or she is qualified for any time remaining of the initial 18-month CHCBP eligibility period.

The following TRICARE options are not available to CHCBP beneficiaries:

- Access to MTFs, except for emergency care
- Extended Care Health Option (ECHO)
- TRICARE Dental Program
- Supplemental Health Care Program
- TRICARE enrollment programs (e.g., *TRICARE Prime*, *TRICARE Plus*, *US Family Health Plan*)

ENROLLMENT

Qualified beneficiaries losing TRICARE or TAMP eligibility must enroll in CHCBP within 60 days following the loss of eligibility. TRS members with any remaining CHCBP eligibility must enroll in CHCBP within 30 days of the loss of TRS eligibility.

To enroll, the following must be submitted:

- A completed *Continued Health Care Benefit Program (CHCBP) Application* form (DD Form 2837)
- A premium payment for the first 90 days of coverage
- Additional information and documentation to confirm the applicant's qualification for CHCBP

COSTS

CHCBP provides two enrollment premium categories: individual coverage and family coverage. Coverage must be purchased in 90-day increments.

Individual coverage is available to sponsors, unremarried former spouses, and children. Beginning October 1, 2011, premiums for individuals are \$1,065 per quarter.

Family coverage is only available to former service members and their dependents. For family coverage, the dependents cannot enroll unless the sponsor enrolls. Beginning October 1, 2011, premiums for families are \$2,390 per quarter.

Note: CHCBP costs are subject to annual adjustments. If you are disenrolled due to nonpayment, you will not be able to reenroll. Visit www.tricare.mil/costs for more information about CHCBP costs.

CHCBP INFORMATION AND ASSISTANCE

Visit www.humana-military.com or call Humana Military at **1-800-444-5445** for more information about CHCBP.

Transitional Coverage Timeline

